

**Republican Proposals To Repeal and Replace Obamacare**  
**Remarks from Senator Al Franken**  
*(as prepared for delivery)*

**M. President, like my other colleagues here today, I rise to talk about the Republican effort to repeal and replace the Affordable Care Act.**

**I've been talking to a lot of people in Minnesota who have health insurance thanks to the Affordable Care Act, or whose lives were changed by the protections in the ACA that benefit every American.**

**And, frankly, they are scared. Hardworking people for whom this is life or death. If their health insurance is taken away, they don't know what they're going to do.**

**So today, on their behalf, I have one request for my Republican colleagues: show us your plan.**

**You know, your health care plan. You must have one. We'd like to see it. Now.**

**You can understand the question, right? Because if, say, your child had cancer, and the Affordable Care Act was the reason you could get health insurance, you wouldn't want to rip up the ACA before knowing what would replace it.**

**I'm not the only Senator with constituents whose lives are on the line here, so I just know that you don't intend to rip up the Affordable Care Act and leave them with nothing. You've got to have a plan, right?**

**So let's just see it.**

**Last week, President Obama said that if Republicans produce a plan that's, quote, "demonstrably better" than Obamacare—he'd support it. And, so will I. Just show it to me.**

**President-elect Trump clearly has a plan. He laid it all out during his campaign. His plan was, he said to, quote: "Repeal Obamacare and replace it with something terrific." That's what he said.**

**And then he went into a little bit more detail, and explained that the "something terrific" would be, quote, "so much better, so much better, so much better."**

**Terrific! *So* much better. That sounds great. Let's see it.**

**One of Trump's top advisers said on MSNBC "We don't want anyone who currently has insurance to not have insurance." Great! Neither do we.**

**Speaker Ryan said that there will, quote, “be a bridge so that no one is left out in the cold, so that no one is worse off.” That is wonderful! No one being worse off is exactly what we want to see.**

**I’m sure Speaker Ryan’s staff was mistaken when they later told a reporter that the “no one worse off” only applied to the transition period, not to the replacement plan.**

**Show me the plan that keeps coverage for the 20 million people who’ve gained coverage, that would bend the cost curve so that the costs of the entire health care system grow less quickly as they have, and that would ensure that nobody gets denied coverage when they need it or has to unfairly pay more than someone else because of their gender or a pre-existing condition. Show me that plan.**

**I know a lot of Republicans have put forward different plans. But, a lot of plans is... not a plan.**

**We want to see the plan. You know, the one you've been working on for SIX YEARS.**

**I was here in 2009 when we passed the ACA; I know how hard it was.**

**You know—if I could—let me offer you something: some of your Republican friends actually did come up with a health care plan a while ago. It all started at the Heritage Foundation, which is a bone fide conservative think tank. And over at Heritage, they didn't like the idea of, say, single-payer health insurance where the government is everyone's insurer.**

**So they wanted to come up with a way to use the magic of the marketplace to solve the problem of providing everyone access to insurance. Here's what they came up with: a three-legged stool.**

**First leg: insurance companies can't deny coverage to people with a pre-existing condition.**

**We can all agree on that, right? President-elect Trump and I agree on that, for sure. It's a great idea. A great idea.**

**But there's a catch. If you can't turn people down because of a pre-existing condition, well then everyone will wait to buy health insurance until they get sick and need care. But the whole idea of health insurance is that at any given moment, most of the people paying premiums are healthy, so their premiums cover care for the sick people. If the only people with insurance are sick, the premiums will skyrocket. So you need a way to get healthy people into the system to bring the costs down. Which brings us to leg number two:**

**Everyone has to be insured. Otherwise known as... the individual mandate.**

**This is what conservatives hate. The government says everyone has to buy insurance. But if you have to sell everyone insurance, then everyone has to buy it, or the cost explodes. Now look, if you've got a better way to keep people covered and keep costs down, show me the plan. Show me the plan. But this is the best one the Heritage Foundation could come up with.**

**But wait—what if someone can't afford that health insurance? That brings us to...**

**Third leg: The government will subsidize insurance for people who can't afford it.**

**And voila! There you have it. The Heritage Foundation plan. Which a Republican governor then implemented in a state, to huge success.**

**Let me ask you, my Republican friends—is that your plan?**

**Because if it is, it works for me. And guess what. We don't even have to repeal the Affordable Care Act in order to replace it with this plan.**

**Because this plan was the model for the Affordable Care Act.**

**The Affordable Care Act isn't perfect. Premiums went up a lot this fall for people buying insurance through the marketplace. It's often ignored that subsidies cover the cost increases for about seventy percent of those folks. But for many, those increases genuinely hurt. That's a real problem. And the solution to it is to recognize that the subsidies don't provide enough help and don't go to enough people. Let's fix that. And there are lots of places without enough competition. The best and most direct solution that I know of is to introduce a public option.**

**But if my Republican colleagues have another idea about how to address these cost and competition issues that would ensure that people don't lose their coverage, I'm ready to roll up my sleeves and go to work.**

**But while we're honest about these shortcomings, let's not forget the bottom line. As a primary care doctor for Indiana University's Health Physicians, said, "I've been a registered Republican my whole life, but I support the Affordable Care Act because it allows patients to be taken care of."**

**So, for six years, you've been blasting the ACA, promising to replace it with something better. Let's see what you've got.**

**But don't just tell me your plan. I want you to join me on a trip to Minnesota to see Dolly, one of my constituents, who wrote to me about her husband's pulmonary embolism. Before the ACA, she and her husband both had jobs that didn't offer health insurance. But once the ACA passed, they were able to buy insurance and go to the doctor—and the doctor discovered her husband's embolism and saved his life. I'd like you to look Dolly in the eye and explain how your plan, your plan will ensure that her husband's life won't be in danger.**

**I'd like you to join me in talking to Gina. Before the ACA became law, Gina's father was undergoing treatment for leukemia. And then, one day, he was told that he had hit the lifetime maximum on his insurance coverage. From that point on, his family would have to pay for his treatment out of pocket. But they didn't have the money. So they stopped treatment. And Gina's father died three days later.**

**Since then, Gina's fiancé has been diagnosed with Crohn's disease.**

**So I want you to explain to Gina exactly how, under your plan, Gina won't face the same kind of impossible financial situation with her future husband's condition that she did with her dad. Sit down with Gina and tell her that.**

**And once you're done calming Gina's concerns about what your plan might do to her family, we'll go over and talk to Leanna.**

**Leanna's three-year-old son Henry has been diagnosed with Acute Lymphoblastic Leukemia. His treatment will last until at least April of 2018. He often needs around-the-clock care to manage his nausea, vomiting, pain, and sleepless nights. Little Henry's immune system is so compromised that he's not supposed to go to day care, so Leanna left her job to take care of him.**

**They're supported by her spouse. But they couldn't pay for his treatment on one salary. Leanna says, and I quote, "It is because of the ACA that Henry gets proper health care. Henry can get therapy and the things he needs to maintain his health and work towards beating cancer. Henry is still with us because of the ACA." End quote.**

**Let me say that again: "Henry is still with us because of the ACA."**

**I want you to sit down with Leanna, as she holds her son, and explain how Henry will still be with us under your plan.**

**Show us your plan.**

**Thank you, M. President. I yield the floor.**